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# UNITED STATES DISTRICT COURT DISTRICT OF OREGON

CARISSA HARTUNG, Case No.

Plaintiff,

V.

**COMPLAINT** 

Unfair Debt Collection Practices; Violation of 15 USC § 1692 (FDCPA)

DANIEL GORDON,
DANIEL GORDON PC, and MIDLAND
FUNDING, LLC, AKA MIDLAND FUNDING
NCC-2 Corp.

Defendant.

## PRELIMINARY STATEMENT

- This is an action for money damages brought by a consumer pursuant to the Fair Debt
  Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq, which prohibits abusive,
  deceptive and unfair debt collection practices.
- 2. Plaintiff's claims arise from defendants' attempts to collect a debt in Oregon through the means and instrumentalities of interstate commerce and the mails.

## **JURISDICTION**

- 3. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d).
- 4. Venue is proper in this District under 28 U.S.C. § 1391 because the acts and transactions occurred here, Plaintiff resides here, and Defendants transact business here.

## **PARTIES**

- 5. Plaintiff Carissa Hartung is a natural person who resides in the City of Forest Grove, County of Washington, State of Oregon, and is a "consumer" as that term is defined by 15 U.S.C. § 1692a(3).
- 6. Defendant Daniel N. Gordon P.C. (hereinafter *Gordon P.C.*), is an Oregon domestic Professional Corporation and a debt collector as defined by 15 U.S.C. § 1692a(6).
- 7. Defendant Daniel Gordon is an individual, a resident of Oregon, an active member of the Oregon State Bar, an employee of *Gordon P.C.* acting within the scope of his employment and a debt collector as defined by 15 U.S.C. § 1692a(6) and operating from an address of PO Box 22338, Eugene OR 97402.
- 8. Defendant Midland Funding, LLC AKA Midland Funding NCC-2 Corp. (hereinafter "Defendant Midland") is a collection agency operating under the name of Midland Funding NCC-2 Corp. and has offices at 8875 Aero Drive, Suite 200, San Diego, CA 92123, and is a "debt collector" as that term is defined by 15 U.S.C. § 1692a(6).

## **FACTUAL ALLEGATIONS**

9. Defendant alleged that Plaintiff incurred a financial obligation that was primarily for personal, family or household purposes and is therefore a "debt" as that term is defined by 15 U.S.C. § 1692a(5), namely a credit card debt which resulted from her use of the

- Associates Credit Card that Defendant Midland allegedly purchased from Associates Credit Card.
- Sometime thereafter, the alleged debt was assigned, placed with, or otherwise transferred to
   Defendants for collection from the Plaintiff.
- 11. On March 23, 2007, Defendant Daniel Gordon filed *Midland Funding LLC*, v. Carissa Hartung, Case No. C071140CV in Washington County Oregon ("the underlying lawsuit").
- 12. The last payment on the account was made more than six years prior to the commencement of the underlying lawsuit.
- 13. When the underlying lawsuit was served upon Plaintiff she retained a lawyer. Her lawyer advised Defendants that Plaintiff believed the lawsuit was barred by the statute of limitations.
- 14. Subsequent to that contact Defendants dismissed the underlying lawsuit without prejudice.
- 15. Subsequent to the dismissal Defendants continued its collection attempts by contacting Plaintiff by mail despite their knowledge that she is represented by an attorney.

## FIRST CLAIM FOR RELIEF

- 1. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 2. The attempt to collect the stale debt, which was well beyond Oregon's six-year statute of limitations, through the underlying lawsuit, is an unfair and deceptive practice, and a violation of numerous and multiple provisions of the FDCPA, including but not limited to 15 U.S.C. §§ 1692d, 1692e, 1692e(2), 1692e(5), 1692e(10), and 1692f, amongst others.

3. Contacting a represented party or causing an entity to contact a represented party for the purpose of collecting a debt when they know the party is represented by a lawyer is a violation of 15 U.S.C § 1692c(a)(2).

4. The foregoing acts and omissions of each and every Defendant constitute numerous and multiple violations of the FDCPA including, but not limited to, each and every one of the above-cited provisions of the FDCPA, 15 U.S.C. § 1692 et seq.

5. As a result of each and every Defendants' violations of the FDCPA, Plaintiff has statutory damages in an amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A).

6. Plaintiff is entitled to reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from each and every Defendant.

WHEREFORE, Plaintiff prays that judgment be entered against each and every Defendant for:

for an award of statutory damages of \$1,000.00 pursuant to 15 U.S.C.
 §1692k(a)(2)(A) against each and every Defendant;

• for an award of costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3) against each and every Defendant;

Respectfully submitted,

Dated: March 21, 2008

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